

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

MARIA CRISTINA COTTO LOPEZ

DEBTOR

CASE NUMBER: 15-00963-BKT

CHAPTER 7

**DEBTOR'S MOTION CONCERNING  
AMENDMENT TO SCHEDULE "F"**

**TO THE HONORABLE COURT:**

NOW COMES, MARIA CRISTINA COTTO LOPEZ, debtor through their undersigned attorney Counsel, and very respectfully states and prays as follows:

1. The debtor is hereby submitting Amended Schedule "F", dated April 23, 2015, herewith and attached to this motion.
2. This amendment to Schedule "F" is filed to include unsecured creditor named Depto de Transportacion y Obras Publicas, postal address, PO Box 41269, San Juan, PR 00940-1269.

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)**

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9013(c) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

**Page -2-**  
**Amended Schedule "F"**  
**Case no. 15-00963/BKT7**

**CERTIFICATE OF SERVICE:** I hereby certify that on this date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends notification of such filing to all those who in this case have registered for receipt of notice by electronic mail, including the US Trustee's Office and the Trustee. I further certify that the foregoing has been served by depositing true and correct copies thereof in the United States Mail, postage prepaid, to none CM/ECF participants: debtor, Maria Cristina Cotto Lopez, to the creditor affected by the amendment: Depto de Transportacion y Obras Publicas, PO Box 41269, San Juan, PR 00940-1269; and creditors and parties in interest as per the attached master address list.

**RESPECTFULLY SUBMITTED** in San Juan, Puerto Rico, this 23<sup>rd</sup> day of April, 2015.

/s/Roberto Figueroa Carrasquillo  
ROBERTO FIGUEROA CARRASQUILLO  
USDC #203614  
ATTORNEY FOR PETITIONER  
PO BOX 186  
CAGUAS PR 00726  
TEL (787) 744-7699 FAX (787) 746-5294  
EMAIL: rfigueroa@rfclawpr.com

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3499919803050643  Amex PO Box 297871 Fort Lauderdale, FL 33329		REVOLVING ACCOUNT OPENED 10/2012 Credit Card				2,317.00
ACCOUNT NO. XXX-XX-0837  Avon PO Box 363774 San Juan, PR 00936-3774		Consignment Sale				1,000.00
ACCOUNT NO. 4549-2100-7380-1735  Banco Popular De Puerto Rico PO Box 3228 San Juan, PR 00936		REVOLVING ACCOUNT OPENED 10/2012 Credit Card				2,457.00
ACCOUNT NO. 70121010000188155767  Coop De A/C De Los Miembros De La Union De Tronquistas 357 Calle Del Parque San Juan, PR 00912-3716		Personal Loan				7,530.23
Subtotal (Total of this page)						\$ 13,304.23
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

IN RE COTTO LOPEZ, MARIA CRISTINA

Debtor(s)

Case No. 3:15-bk-963

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Carrero Crespo Law Offices PSC Civil Num: KCD2009-1527 El Vedado 459 Hostos Ave San Juan, PR 00918</b>		Assignee or other notification for: <b>Coop De A/C De Los Miembros De La Union</b>				
ACCOUNT NO. <b>37972920217100</b> <b>COSTCO PO Box 15521 Wilmington, DE 19850-5521</b>		Credit Card				<b>2,000.00</b>
ACCOUNT NO. <b>ICL518</b> <b>Dept De Transportacion Y Obras Publicas PO Box 41269 San Juan, PR 00940-1269</b>		#Ticket: 15270545 =\$76.50; #Ticket: 15254002 =\$76.50; #Ticket: 13966484 =\$101.00; #Ticket: 13870132 =\$101.00; #Ticket: 13870131 =\$101.00; #Ticket: 13757099 =\$101.00; #Ticket: 13659710 =\$101.00; #Ticket: 12706684 =\$101.00; #Ticket: 12666442 =\$101.50; #Ticket: 12666441 =\$101.50; #Ticket: 12625768 =\$101.00; #Ticket: 12533600 =\$101.00; #Ticket: 12438679 =\$101.00; #Ticket: 12438678 =\$101.00; #Ticket: 12425690 =\$101.75; #Ticket: 12425689 =\$100.50; #Ticket: 12425688 =\$100.50; #Ticket: 12425687 =\$101.00; #Ticket: 12425686 =\$101.00; #Ticket: 12425685 =\$101.75; #Ticket: 12425684 =\$100.50; #Ticket: 12425683 =\$100.50; #Ticket: 12425682			<b>3,084.00</b>	
ACCOUNT NO.		12340788 =\$101.00; #Ticket: 12340787 =\$101.00; #Ticket: 12298752 =\$101.50; #Ticket: 12277210 =\$101.00; #Ticket: 12248253 =\$101.50; #Ticket: 12248252 =\$101.00				
ACCOUNT NO. <b>2188062</b> <b>Dept De Transportacion Y Obras Publicas PO Box 41269 San Juan, PR 00940-1269</b>		Ticket #: 31989237=(\$250.00); Ticket #: 27397604=(\$50.00)				<b>300.00</b>
ACCOUNT NO. <b>5222-1310-2109-6262</b> <b>First Bank Puerto Rico Ponce De Leon Av Stop 23 San Juan, PR 00901</b>		REVOLVING ACCOUNT OPENED 6/2006 Credit Card				<b>2,529.00</b>
ACCOUNT NO. <b>1510102590981</b> <b>Island Finance PO Box 71504 San Juan, PR 00936</b>		INSTALLMENT ACCOUNT OPENED 1/2013				<b>5,000.00</b>
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	<b>12,913.00</b>	
			Total			
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	

B6F (Official Form 6F) (12/07) - Cont.

IN RE COTTO LOPEZ, MARIA CRISTINA

Debtor(s)

Case No. 3:15-bk-963

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 529181  Komodidad Distributors PO Box 6359 Caguas, PR 00726		OPEN ACCOUNT OPENED 1/2011			1,068.00
ACCOUNT NO. 8228630020258540  Liberty Cablevision Of PR PO Box 719 Luquillo, PR 00773		Utility Bill			563.29
ACCOUNT NO. 5521-9607-0003-7710  Santander Financial Services 8875 Aero Dr Ste 200 San Diego, CA 92123		OPEN ACCOUNT OPENED 3/2014 Credit Card			4,767.00
ACCOUNT NO.  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123-2255		Assignee or other notification for: Santander Financial Services			
ACCOUNT NO. 5049941452460444  Sears/Cbna PO Box 6282 Sioux Falls, SD 57117		REVOLVING ACCOUNT OPENED 10/2012 Credit Card			1,795.00
ACCOUNT NO.  Citibank PO Box 469100 Escondido, CA 92046-9100		Assignee or other notification for: Sears/Cbna			
ACCOUNT NO.  Capital Management Services, LP PO Box 120 Buffalo, NY 14220-0120		Assignee or other notification for: Sears/Cbna			
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 8,193.29	
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				\$	

B6F (Official Form 6F) (12/07) - Cont.

IN RE COTTO LOPEZ, MARIA CRISTINA

Debtor(s)

Case No. 3:15-bk-963

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6034610075414279  Syncb/Home Design Furn PO Box 965036 Orlando, FL 32896			REVOLVING ACCOUNT OPENED 11/2012 Credit Card				2,200.00
ACCOUNT NO.  GE Capital Retail Bank PO Box 960061 Orlando, FL 32896-0061			Assignee or other notification for: Syncb/Home Design Furn				
ACCOUNT NO. 6032203020937826  Syncb/Walmart PO Box 965024 Orlando, FL 32896			REVOLVING ACCOUNT OPENED 10/2012 Credit Card				1,560.38
ACCOUNT NO. 7030017000289061  Td Rcs/Advance Auto PO Box 28102 Miami, FL 33102-8102			REVOLVING ACCOUNT OPENED 12/2012 Credit Card				722.00
ACCOUNT NO. 6035320416522793  Thd/Cbna PO Box 6497 Sioux Falls, SD 57117			REVOLVING ACCOUNT OPENED 11/2012 Credit Card				1,140.00
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 3 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ 5,622.38

Total

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)\$ 40,032.90

B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE COTTO LOPEZ, MARIA CRISTINA

Case No. 3:15-bk-963

Debtor(s)

(If known)

**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information, and belief. *Sch "F"*

Date: 04/23/2015

Signature:

*Maria Cotto Lopez*

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

Label Matrix for local noticing

0104-3

Case 15-00963-BKT7

District of Puerto Rico

Old San Juan

Thu Apr 23 16:08:52 AST 2015

US Bankruptcy Court District of P.R.

Jose V Toledo Fed Bldg & US Courthouse

300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

COOP A/C CAGUAS

PO BOX 1252

CAGUAS, PR 00726-1252

POPULAR AUTO

PO BOX 366818

SAN JUAN, PR 00936-6818

Amex

PO Box 297871

Fort Lauderdale, FL 33329-7871

Avon

PO Box 363774

San Juan, PR 00936-3774

Banco Popular De Puerto Rico

PO Box 3228

San Juan, PR 00936

Banco Popular De Puerto Rico

PO Box 363228

San Juan, PR 00936-3228

COSTCO

PO Box 15521

Wilmington, DE 19850-5521

Capital Management Services, LP

PO Box 120

Buffalo, NY 14220-0120

Carrero Crespo Law Offices PSC

Civil Num: KCD2009-1527

El Vedado 459 Hostos Ave

San Juan, PR 00918

Citibank

PO Box 469100

Escondido, CA 92046-9100

Coop Caguas

PO Box 1252

Caguas, PR 00726-1252

Coop De A/C De Los Miembros De La Union

De Tronquistas

357 Calle Del Parque

San Juan, PR 00912-3716

Dept De Transportacion Y Obras Publicas

PO Box 41269

San Juan, PR 00940-1269

FIRST BANK

CONSUMER SERVICE CENTER

BANKRUPTCY DIVISION (CODE 248)

PO BOX 9146

SAN JUAN PR 00908-0146

First Bank Puerto Rico

Ponce De Leon Av Stop 23

San Juan, PR 00901

GE Capital Retail Bank

PO Box 960061

Orlando, FL 32896-0061

IRS

PO Box 7346

Philadelphia, PA 19101-7346

Island Finance

PO Box 71504

San Juan, PR 00936-8604

Komodidad Distributors

PO Box 6359

Caguas, PR 00726-6359

Liberty Cablevision Of PR

PO Box 719

Luquillo, PR 00773-0719

Midland Funding

8875 Aero Dr Ste 200

San Diego, CA 92123-2255

POPULAR AUTO

BANKRUPTCY DEPARTMENT

PO BOX 366818

SAN JUAN PUERTO RICO 00936-6818

Santander Financial Services

8875 Aero Dr Ste 200

San Diego, CA 92123-2255

Sears/Cbna

PO Box 6282

Sioux Falls, SD 57117-6282

Synch/Home Design Furn

PO Box 965036

Orlando, FL 32896-5036

Synch/Walmart

PO Box 965024

Orlando, FL 32896-5024

Td Rcs/Advance Auto

PO Box 28102

Miami, FL 33102-8102

Thd/Cbna

PO Box 6497

Sioux Falls, SD 57117-6497

Tomas Merced Babilonia  
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Caguas, PR 00725-1952

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SAN JUAN, PR 00901

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ROBERTO ROMAN VALENTIN  
US TRUSTEES OFFICE  
PO BOX 9024003  
SAN JUAN, PR 00902-4003

End of Label Matrix  
Mailable recipients 34  
Bypassed recipients 0  
Total 34